## CLAIMS

## I Claim:

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1. A consumer usable fully automated gemstone evaluation system for which the presence of the actual gemstone is not required, comprising:

an input device for receiving predetermined gemstone data supplied by a system user of the type found on a gemstone laboratory grading certificate including cut type, weight, color, clarity, and cut proportions wherein the data for cut proportions includes an objective measurable value for at least one of depth percentage, table percentage, girdle thickness, crown height, crown angles, pavilion depth, pavilion angles, culet amount, and type of finish;

a processing device for computing a pricing estimate for use in a consumer evaluation report, based upon the gemstone data received; and

an output device for communicating the evaluation report to the user.

- 2. The automated gemstone evaluation system according to claim 1, wherein said evaluation report further includes a summary description of the qualities of the gemstone.
- 3. The automated gemstone evaluation system
  25 according to claim 1, wherein said pricing estimate includes a separate price estimate for each of a plurality of different types of retail outlets.
- The automated gemstone evaluation system according to claim 1, further comprising a remote
   communication section, allowing for the gemstone data to be received from an input device located remotely, and

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allowing for the evaluation report to be communicated to an output device located remotely.

- 5. The automated gemstone evaluation system according to claim 1, wherein said output device includes a printer for printing the evaluation report.
- 6. The automated gemstone evaluation system according to claim 1, wherein said output device includes a display screen for displaying the evaluation report.
- 7. The automated gemstone evaluation system according to claim 1, wherein the system user is a consumer.
  - 8. A consumer usable fully automated gemstone evaluation system for which the presence of the actual gemstone is not required, comprising:

an input device for receiving predetermined gemstone data descriptive of the physical characteristics of the gemstone to be evaluated, supplied by a system user, of the type found on a gemstone laboratory grading certificate including cut type, weight, color, clarity, and cut proportions;

a processing device for computing a fair market pricing estimate for use in a consumer evaluation report, based upon the gemstone data received; and

an output device for communicating the evaluation report to the user.

- 9. The automated gemstone evaluation system according to claim 8, wherein said evaluation report further includes a summary description of the qualities of the gemstone.
- 10. The automated gemstone evaluation system according to claim 8, wherein said pricing estimate

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includes a separate price estimate for each of a plurality of different types of retail outlets.

- 11. The automated gemstone evaluation system according to claim 8, further comprising a remote communication section, allowing for the gemstone data to be received from an input device located remotely, and allowing for the evaluation report to be communicated to an output device located remotely.
- 12. The automated gemstone evaluation system
  10 according to claim 8, wherein said output device includes a printer for printing the evaluation report.
  - 13. The automated gemstone evaluation system according to claim 8, wherein said output device includes a display screen for displaying the evaluation report.
  - 14. The automated gemstone evaluation system according to claim 8, wherein the system user is a consumer.
- 20 gemstone evaluation report, said method being consumer usable and without the presence of the actual gemstone being required, said method comprising the steps of:

receiving predetermined data describing a gemstone, descriptive of the physical characteristics of the gemstone to be evaluated, supplied by a system user, of the type found on a gemstone laboratory grading certificate including cut type, weight, color, clarity, and cut proportions;

computing a fair market pricing estimate for the gemstone, based on the received data describing the gemstone;

generating a consumer evaluation report including the pricing estimate; and

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communicating the evaluation report to the user.

16. The method of claim 15, wherein said step of computing a pricing estimate for the gemstone includes:

determining a baseline price estimate based on the 5 cut style, weight, color and clarity of the gemstone; computing an adjustment factor, based at least on the cut proportions of the gemstone; and

generating a pricing estimate from the baseline price estimate and the computed adjustment factor.

10 17. The method of claim 16, wherein said step of determining a baseline price estimate includes:

indexing a data structure, based on the cut style, weight, color and clarity of the gemstone;

reading an indexed list price value stored in the data structure; and

adjusting the indexed list price value based on a jeweler pricing adjustment for generating said baseline price estimate.

18. The method of claim 15, wherein said step of 20 the communicating the evaluation report to the user includes at least one of the steps of:

printing the evaluation report on a printer; and displaying the evaluation report on a display screen.

25 19. The method of claim 15, wherein the system user is a consumer.